

**Information to identify the case:**

Debtor 1 **Joseph J. Myers**  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2635**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **19-70035-JAD**

**Order of Discharge**

**12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Joseph J. Myers

5/22/19

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Joseph J. Myers  
 Debtor

Case No. 19-70035-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 17

Date Rcvd: May 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2019.

db	+Joseph J. Myers, 315 Division Street, Gallitzin, PA 16641-1401
tr	+Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
cr	+USAA Federal Savings Bank, c/o Weinstein & Riley, P.S., 11101 West 120th Ave, Suite 280, Broomfield, CO 80021-2756
14983821	+Fedloan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
14983822	Flagstar Bank, PO Box 660263, Dallas, TX 75266-0263
14983824	+Lending Club, 595 Market Street, Suite 200, San Francisco, CA 94105-2803
14983827	Service Finance Companyy, LLC, PO Box 511224, Los Angeles, CA 90051-3022

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 23 2019 02:26:19 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

14983819	+EDI: CAPITALONE.COM May 23 2019 06:18:00 Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14983820	EDI: CHASE.COM May 23 2019 06:18:00 Chase, Cardmember Services, PO Box 15123, Wilmington, DE 19850-5123
14983823	EDI: IRS.COM May 23 2019 06:18:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14983825	EDI: RMSC.COM May 23 2019 06:18:00 Lowes, PO Box 530914, Atlanta, GA 30353-0914
14984340	+EDI: PRA.COM May 23 2019 06:18:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14983826	+E-mail/Text: recovery@paypal.com May 23 2019 02:25:53 PayPal, Legal Department, 2211 North First Street, San Jose, CA 95131-2021
14983828	EDI: RMSC.COM May 23 2019 06:18:00 Synchrony Bank (Lowes), Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
14983829	EDI: RMSC.COM May 23 2019 06:18:00 Synchrony Bank / Walmart, Attn: Bankruptcy Department, PO Box 965064, Orlando, FL 32896-5064
14983830	EDI: USAA.COM May 23 2019 06:18:00 USAA Bank, 10750 McDermott Freeway, San Antonio, TX 78288-9876

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	LAKEVIEW LOAN SERVICING, LLC
aty*	+Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
cr*	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 24, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2019 at the address(es) listed below:

James Warmbrodt	on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC bkgroup@kmllawgroup.com
Lisa Cancanon	on behalf of Creditor USAA Federal Savings Bank lisac@w-legal.com
Lisa M. Swope	on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com, mmh@nsslawfirm.com;pa73@ecfcbis.com
Lisa M. Swope	lms@nsslawfirm.com, mmh@nsslawfirm.com;pa73@ecfcbis.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Timothy J. Sloan	on behalf of Debtor Joseph J. Myers sloanlawpc@gmail.com, notices@uprightlaw.com

TOTAL: 6